

ABSTRACT

A system for the adjudication of insurance claims, such as automobile repair claims, by an insurance provider is provided. A claim submitted by a policyholder is received by the insurance provider. The claim is assigned to an insurance adjuster. The insurance provider receives a determination of a dollar value of the claim from the adjuster, and uses this information to determine how much money to disburse to the policyholder. The insurance provider then issues an account funded with the dollar value of the claim to the policyholder, accessible by the policyholder through a card. As the card is used, the insurance provider collects purchase information, such as information relating to the date, place, and amount of each purchase made on the account. The insurance provider may then collate the purchase information in a database and analyze the data for mathematically significant trends and relationships.